

# **2012** FLeaTS User Manual





D. Harris Firstfolio Limited 17<sup>th</sup> November Please ensure that you review the section "Changes since publication" on page 77.

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# FLeaTS

FLeaTS consists of several components including:

- 1. Client Relationship Management (CRM)
- 2. Commission management and financial forecasting
- 3. Sales and lead management and tracking
- 4. Loan matching and comparison software
- 5. NCCP and other forms
- 6. Electronic Lodgement

This manual is designed to provide you with an overview of the workings of the software and a guide as to how to get the best out of it. FLeaTS, if used to its maximum will provide you with tools that will help you to improve your business.

# **Installing FLeaTS**

Once you have been provided with your user ID and password you can install FLeaTS onto your computer. There is no limit to the number of computers you can install the system on; however, if using multiple computers you will need to ensure that you 'Exchange' your data both before leaving one computer and again before starting work on another.

You can install the system from the following website:

http://www.echoice.com.au/fleats

Full instructions for the installation are contained on the web page.

# Where to get help

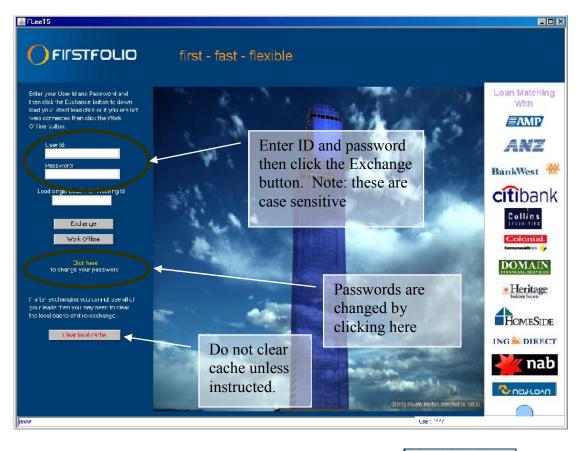
A complete manual for both FLeaTS is available for download from the Firstfolio website at:

http://www.firstfolio.com.au/aggregation/aggregation/firstfolio-one/system/

Additional assistance is available from:

For help with system use:

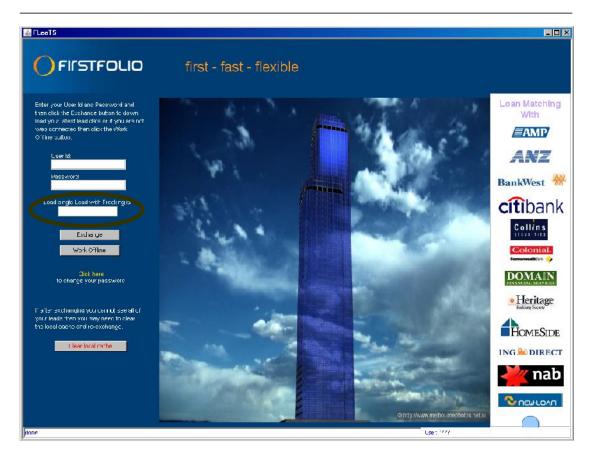
- Email: <u>fleats.support@firstfolio.com.au</u>
- Broker Help Line: 130<u>0 88</u>3480
- System "Bug Button" 🚟 from within FLeaTS



# Logging on and changing your password

Note: If you are working offline you need to click the Work Offline button instead of the Exchange button.

**Tip:** 3 unsuccessful attempts to log in will cause your access to be frozen. If this occurs you need to contact your administrator to unlock your account.



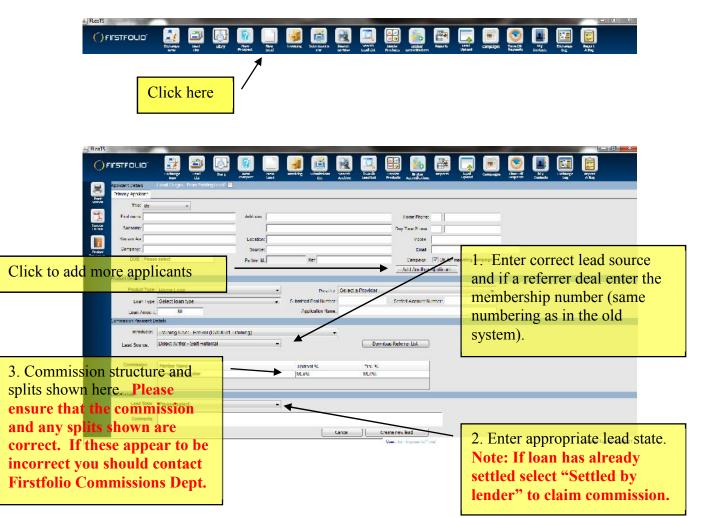
When logging on at a clients home it is preferable to also enter that customer's lead number and click on work offline. By doing this you avoid displaying your entire client listing. The only customer displayed will be the one you have selected.

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Once logged on, a dialog box will be displayed showing a history of the most recent Exchanges. Additionally, this dialog box will provide an alert if any Comparison Rate Schedules have been updated.

Click the Close button to exit the Dialog box.

# Creating a new client



Simply enter the information as per the fields then click Create New Lead and then Exchange. You can then start working on the new lead.

**Tip 1:** You can also create a new lead from a "Lead Prospect". This will be dealt with under the section for Calculators and Loan Matching.

**Tip 2:** Selecting "Referred (Associate) or Direct Writer under Lead Source will reveal the correct commission structure for that deal.

**Tip 3:** You can select non-home loan products such as deposit bonds, insurance etc from the Product Type drop down menu.

# Creating a new record for a returning client

When an existing client returns for another loan you can create a new record from the previously settled one.



- 1. Click on the search information to locate the client's record. This can be name, tracking ID etc.
- 2. Highlight the appropriate client's record



- 3. Click on the weiled icon in the left margin (not the one at the top of the page)
- 4. This will take you to the same client set-up screen and all information will be copied from the previous record.
- 5. Ensure that you amend any changes if necessary.

# Your client list

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Note: The 2<sup>nd</sup> column of icons is only visible when you place your curser in the first column.

This is the main screen and contains a listing of all your active clients and their current status.

# Opening, editing and updating a client record

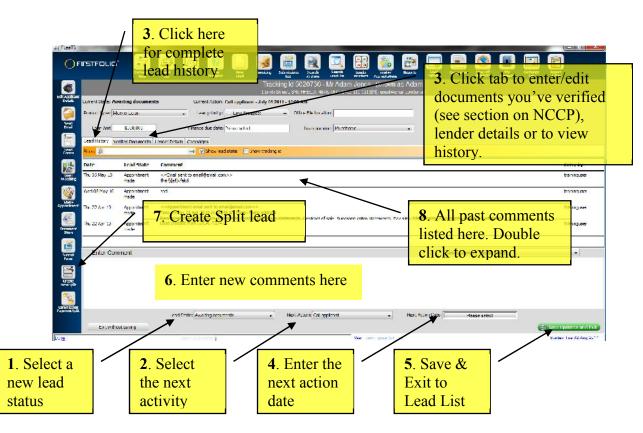
Select your client from the list and double click to open the record.

**Tip 1:** Holding your curser over an icon will open a box explaining what the icon is for.

**Tip 2:** To copy and paste to or from any part of the system use the following key strokes:

Copy – Ctrl C Paste – Ctrl V Cut – Ctrl X

**Tip 3:** If you are doing a split loan for a client remember to create the split lead in FLeaTS. See item 7 below.



**Tip:** You should exchange your updates as often as possible to avoid accidental loss

of work. To exchange click the *main* icon. This will save your work to your own computer plus the main server. At the same time, your system will be updated with any changes on the server.

# Creating a split lead

Create

Click on the **required** icon as per item 7 above and enter the required information regarding the loan split. You will not need to re-enter customer information.

Remember to adjust your loan amounts so all splits add up to the total loan.

# **Editing Client contact details**



Open the client record from the Client List and click the distance. This will take you to the Edit screen.

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Note: Some fields may be greyed out meaning that you cannot edit them via this process. Changes of this nature need to be made by an administrator. Contact your relevant support officer for assistance in these matters.

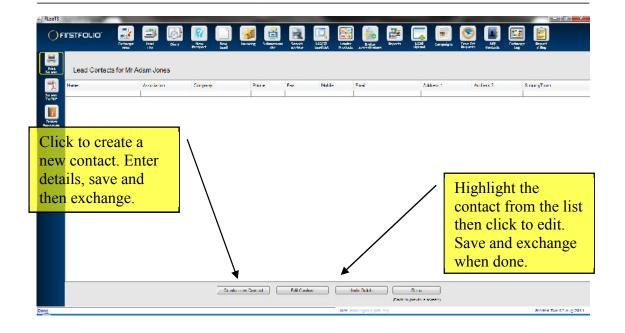
# Adding additional contacts to a client's record

You can add additional contact details to a client's record to enable emails to be sent to other related parties such as solicitor, spouse etc. This record also contains all other contact details.



Create new Contact

button on the main client list screen then click the button on the next screen.



When sending emails to the client you can now select additional recipients by ticking the boxes to the left of the FLeaTS email screen.

Select email Recipient(s)	X
Lead Contacts	
🗹 John Lender - Applicant	
Mary Solicitor - Solicitor at Mary and Co	

To access additional contacts information open the client record from the client list



and click the **contact** icon. Select the contact and double click to open the details.

# Receiving a company generated lead

If you are receiving leads from Firstfolio or eChoice these will be automatically placed into your client database. You will receive an alert via email and/or SMS.

To view the Lead Sheet open the client record from the client list and click the **see** icon.

### The Lead Sheet

	oplicant: Mrs Ca acking number:			Confidential to Demo A User
Mrs	Cash Flow - person	al details		
Application date: May 1909 Email:		eChoice dis Fax:	cussion: May	19 09 01:05 PM
Address: TBA, BRISBA	NE, QLD, 4000			
Work: 00 0000 00000 Occupation: Managerial Credit history: Good Self-emp?: No	Home: 555555 Yrs curr job: 5 ye Yrs prev job: - Age bracket:	7.72	Depen Joint	00 000 0000 dents: 0 app?: No cord?: Yes
	Loan Inf	ormation		
Property loc'n: QLD/4000/B Property value: \$300,000.00 Property type: House/THouse Property use: Investment Pr Const/Renov: Buyer status: Buying again Current Ioan: Refinance:	Loan to value e/Apt Rep to income operty Extra security Extra sec deb Latest Ioan am	e: 72.73% e: 0.00% y: \$250,000.00 t: \$100,000.00 t: \$300,000.00 n: Raise cash	Branch ne ATM/EF Internet a	ucture: Variable twork:
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	Sales focus	: Pre-Read	v	
Loan search status: I am r Property search status: I am i Approval required: 60-90	eadyfor eChoice to fi n the process of looki	nd the best loan	for me	s: No
Sales close: Lead source: Demo A User	Campaign/Prom Specific Sc Comment	ource: Demo U	ser	
Pre-Ready Looking at purchasir costs. Happy to use existing is between 3 - 6pm on the mob	property as security.			

#### Lead statuses

icua statuses	
Lead Stats	X
102 leads in cache	
Needing Attention	
Leads received	1
Past next action date	41
By Lead State	
Request review	4
New lead candidate	3
Lead received	1
Contact made	2
Appointment made	1
Awaiting Customer Deci	6
Not ready yet (Customer)	28
Awaiting documents	5
Pre-application submitted	з
Pre-application approved	23
Full application submitted	7
Full application approved	7
Settled by lender	5
Self built lead received	3
Not ready yet (Long Te	3
Pre-App Lapsed	1

The various lead statuses built into FLeaTS help you to prioritise your activities and also provide you with a meaningful overview of your portfolio.

The statistics, which are shown at the left side of your client list, tell you how many active leads you have in your database, how many are overdue for action and a break-down summary of the various lead statuses.

See Appendix 1 for a list of lead states and their recommended usage.

You are able to sort your client list simply by clicking on the top of the column you wish to sort by.

Alternatively, you can create various views to suit your requirements.

#### Lead status usage

Using the pre-set lead states in the system helps to prioritise your clients as well as your follow-up activities.

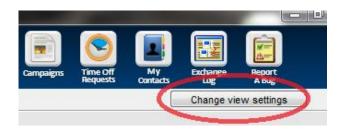
In the table below is a list of all lead states along with their suggested usage.

1	Lead received	The initial lead state for a company generated lead. These should not remain in this state beyond the initial contact. All new company generated and issued leads should be contacted within two hours of receipt.
2	Self built lead received	This is the initial lead state for new clients that you set up in the system.
3	Contact made	"Contact made" should only be used as a transient state after "Lead received". It is expected that a lead will only remain in this state for up to one week except in unusual circumstances. Examples of when to use this state are: customer asks you to call back to make appointment, customer says they'll call you back etc.

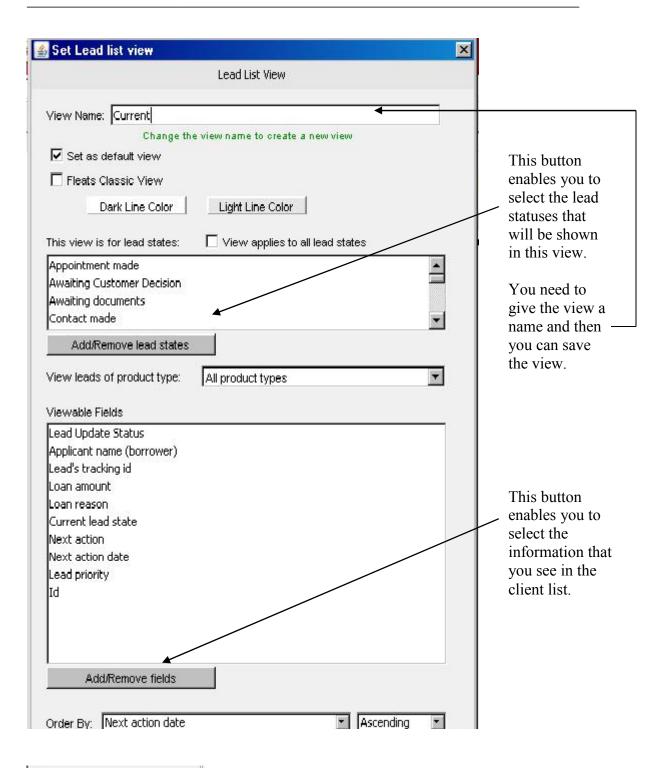
4	Appointment made	Expected next state after Lead received (allowing for 2. above) for mobile HLMs and possible for phone HLMs. No lead should remain in this state once an appointment (phone or mobile) has been held.
5	Awaiting customer decision	When a face-to-face or phone appointment has been held but client is still in "decision mode". Also applies to phone based leads when a "sales discussion" has taken place.
6	Not ready yet	Only applies when a customer will not or cannot proceed for a period greater than 60 days.
7	Awaiting documents	<ul> <li>A loan application has been completed with the customer but we are awaiting some or all supporting documents. For a phone appointment the product and lender has been chosen but we are awaiting receipt of the signed application and supporting documents. Leads will remain in this state until the signed application and supporting documentation has been received and submitted to the lender. Alternatively, the next states would be: <ul> <li>Not ready yet – customer has delayed or cannot proceed for more than 60 days</li> <li>Lead dead – Customer has decided not to proceed. Full details required in FLeaTS.</li> </ul> </li> </ul>
8	Pre-application submitted	Self-explanatory. You should move all Pre-approvals into this state as soon as they are submitted.
9	Pre-application approved	Self-explanatory. You should move all Per-approvals into this state as soon as they are conditionally approved.
10	Full application submitted	Self-explanatory. You should move all full-approvals into this state as soon as they are submitted.
11	Full application approved	Self-explanatory. You should move all Full-approvals into this state as soon as they are unconditionally approved.
12	Settled	Self-explanatory. Please move all settled loans into this state as soon as you have confirmed that settlement has occurred. Also, please ensure that you have the loan amount entered correctly as these activities will help to ensure that commissions are paid correctly and on time.
13	Lead dead	Self-explanatory. All leads to be made Dead must be moved to Inactive Lead Candidate for RM action/approval.

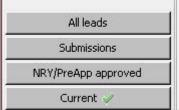
#### Create a custom view

Creating a custom view allows you to select the information you like to see. It may be that you prefer to group one or more lead statuses into one view or you might prefer to change the information you see in the client list.



To create your custom view, click on the Change view settings button.





When you have created your preferred views they can be selected by clicking on the appropriate button. These are located at the bottom left of the Client List.

# Sending an email from FLeaTS

FLeaTS has the ability to send emails, either to individual clients or to a group of clients. The advantage of emailing from FLeaTS is that all your outbound emails are recorded in the client history.

Note: FLeaTS cannot receive emails. Replies to your FLeaTS emails will go to your normal email address and can the copied and pasted into FLeaTS.

#### Sending an email to a single client

You can highlight the client in the client list or open the client record and then click



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VI - HTM VI	12 Adam James Sabor: Tird die Alam Jacoba (April die Barbaro Jacoba) Sabor: Anno Angionof Sabor: Angionof Sabor: Angionof Adam Jacoba - Andrea and Kor Tay I Jacoba Angiono Referenti ACC py Lid	(F-I 50002%)		V Gendia copy to me	्र इ.स.  -]: फि. अ	ile or the end will be ended 1		Select own format prefere	ting
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- 1. You do not need to type the salutation as this is already set up in the client record. In the example above the salutation is "Hi Allan". This can be overtyped if you like. Similarly, your email signature is also pre-coded into the email.
- 2. If you have created multiple contacts for this client you can select which contacts to send the email to by clicking the appropriate ones on the left side of the screen.
- 3. When you have finished the email click "Save for Exchange". The email will not be sent until next time you Exchange your data.
- 4. Attachments can be added to the email by clicking the Add Attachment button and following the directions.
- 5. A copy of the email can be sent to your email Inbox by ticking the box next to the Subject line.
- 6. If you need to exit the email prior to completing it you can save it by clicking Save as Draft.

#### Sending an email to a group of clients

To send an email to multiple clients you highlight the clients in the client list and then

click the icon. Clients are highlighted by clicking on the first one and then, while holding down the Shift key use the down arrow until you have highlighted all the clients to receive the email.

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Lead Stats	X					All lead	is leads				
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Click "Yes" to the Dialog box shown.

You can then follow the steps outlined for sending a single email.

Note: Each recipient will only see their own email address. No information about other recipients is sent.

#### Creating your own email style

You can create your own email style including headers, footers, advertising images and logs, image based signatures etc.

You create your own look and feel you need to be in the normal email screen.

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Now follow the instructions in the CRM section entitled "Establishing your own email style".

# Creating standard email (content) templates

The FLeaTS email system enables you to create standard emails for marketing, client follow-up etc.

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Instructions are in the image above.

#### Sending a standard email

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- 1. Click on the Select template drop down.
- 2. Select your template
- 3. Click the arrow to bring up the selected email.



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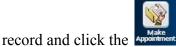
To send the email, click the Save for exchange button. Remember, the email will not be sent until you Exchange.

**Tip:** Standard emails can also be sent to multiple clients by following the instructions under that heading.

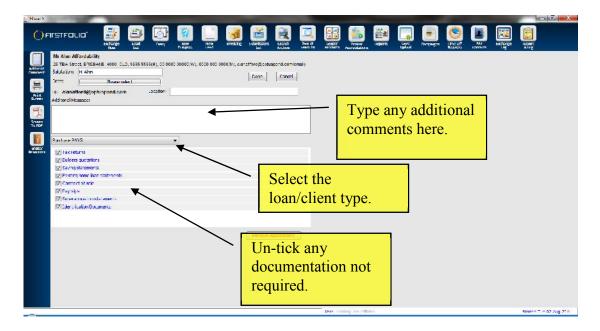
#### Sending an appointment email

FLeaTS enables you to set an appointment date and time and send a confirming email within the same action. The email will also ask that the client have the appropriate paperwork available. These are auto selected based on the loan and client type, however, documents not required can be deselected by un-ticking the box.

To create an appointment email, select the client from the client list or open the client



• icon from the left margin.



- 1. Click on the date field and then select date and time of the appointment.
- 2. Type the appointment location into the Location field.

#### **Reassigning a lead**

If you are an administration person for a group of brokers you may have a need to reassign leads to loan writers within your group.

To reassign a lead/client, highlight the client or open the client record and click on the



 $\frac{1}{12}$  icon (located in the 2<sup>nd</sup> column of icons). This will open the reassignment facility shown below.

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- 1. Enter a comment in the "New comments" field.
- 2. Locate the loan writer by typing his/her name in the "Find broker" box. Options will be limited to brokers within your own brokerage.
- 3. Click Apply
- 4. Exchange data.

#### **Deactivating a lead**

When a client tells you they no longer want to proceed with you, you can deactivate

Deactivate

(or make Dead) the lead by clicking on the details in the next screen.

Note: Deactivated leads can be reactivated at any time.

# Reactivating a lead

If you need to reactivate a Dead lead you can do this by clicking the **see** icon.

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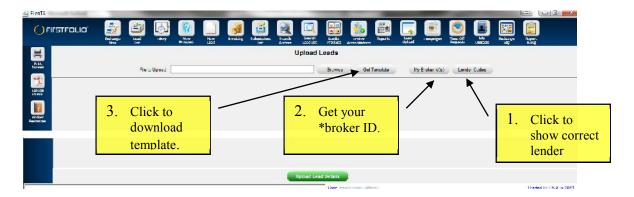
Note: This area of FLeaTS also contains all your settled loans.

# CRM

# Importing your client database into FLeaTS

If you have an existing client database that can be exported or converted to an Excel .CSV file this can be imported into FLeaTS. In doing this you need to be careful not to duplicate any records already in the FLeaTS system. If you have settled files for which you are already being paid commissions via FLeaTS you should not import these.



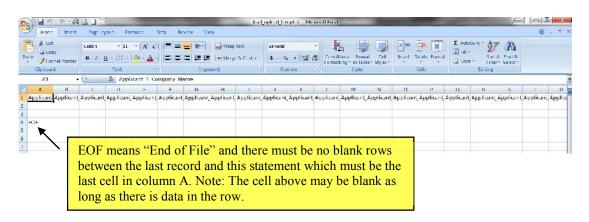


\* You may have more than one broker ID to accommodate more than one 'business type'. You should allocate the correct ID to each lead you are uploading to ensure correct commission payment structures etc.

# The download template

When you click on "Get Template" you'll be asked to name and save the file. You should ensure that you save it into a location that you can easily recall.

The template is a simple spreadsheet with columns from A through to AQ to accommodate all FLeaTS fields. Not all are mandatory however. It is important that you do not change the order of the columns nor the column headings as these are how the system recognises where the data is to be held in FLeaTS.



Enter your client data in each row/column (either individually or by copying columns in another spreadsheet and pasting into the appropriate column in the template <u>taking</u> care that all rows line up correctly).

Note:

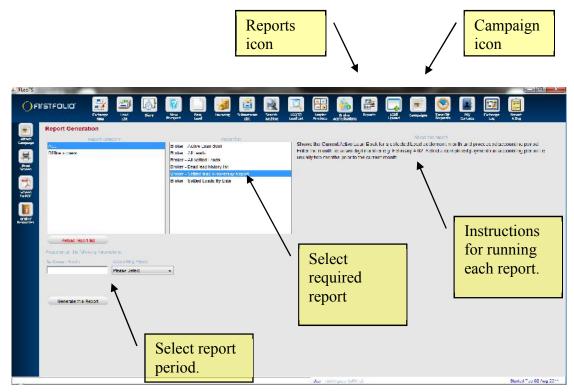
- 1. You will need to allocate a Lead State (Column AG) for each record. These are entered as a numeric field. <u>FLeaTS.support@firstfolio.com.au</u> can assist with this information.
- 2. Ensure you use the correct lender codes (where appropriate) for column X.

Finally, save and close the file.

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# Reports

The reports functionality allows brokers to run various pre-set reports on their business. Additional reports will be added based on requests from brokers and demand.



# Email campaigning

FLeaTS enables brokers and brokerages to establish both ad-hoc and routine "set and forget" email campaigns to their client databases. Campaigns can be established using 'triggers' such as anniversary dates, fixed rate expiry dates etc. This means that when a trigger occurs an email will be automatically sent to the client.

The system contains a number of pre-set email templates that can be used as is or modified to suit your own requirements. Additionally, you can create your own emails. Regardless of whether you use the template emails or create your own you can also create your own 'look and feel' by adding your own email header, logos and personalised email signature.

#### Creating a campaign with existing templates

Click the Campaigns icon to access campaign set-up.

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#### Establishing your own email style

Here you can select a style for your emails for each campaign. Pre-formatted styles range from basic email appearance (No Style) through to a range of header and footer positions. Once you select your preferred style (below) you can then replace the headers, footers and signatures with your own.

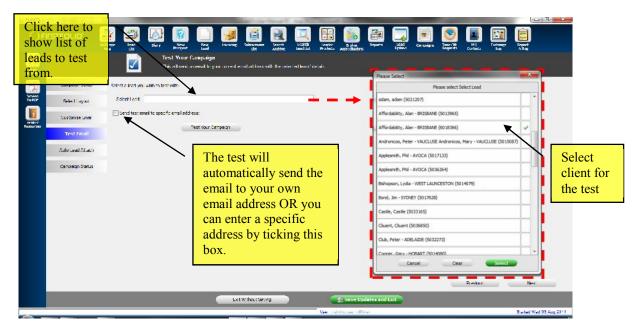


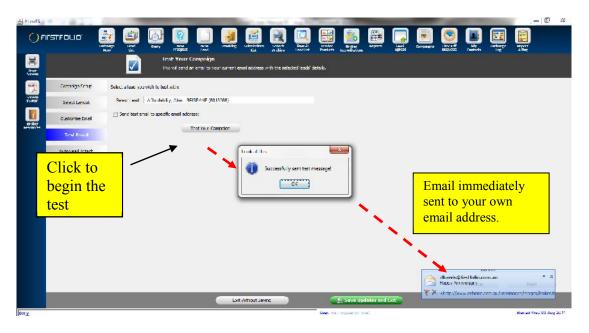
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At this stage it is extremely important that you test your campaign ensuring that the final product is exactly as you intend it to be and that there are no errors in the data being picked up or in the text of the message.

Testing is done by selecting a live customer from your database and sending the email to yourself as if to the customer.





Please ensure that you review the email you receive prior to activating the campaign.

When satisfied that the email is correct click the "Next" button.

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You can now activate your campaign. **Warning**: Once activated the campaign will automatically attach to all customers who meet the campaign criteria <u>in the future</u>. The activation does not activate retrospectively.

#### Attaching your campaign to existing clients

As previously mentioned, creating and activating a campaign does not automatically 'attach' it to your current database retrospectively.

You can quickly and easily attach your entire database (or selected clients) to a campaign via the reports facility as follows:

Click on Reports from the top menu and select the report with the appropriate customers for your campaign.



🙈 🔳 📾 📾 me čhoice Click Select All or select Report Genera individually by clicking on each one (holding the Ctrl key for multiple selections). ou Wish to Attach Email Car ur Camp 2. After selecting leads click on "Attach Campaign" 3. Select your campaign from the list of your activated campaigns. Remember to preview and test. 4. When you are sure that everything is correct click on Attach Campaign to Leads.

Refer to "Reports" in this section for instructions on running the report.

Note: Your emails will now begin going out to clients as they meet the criteria.

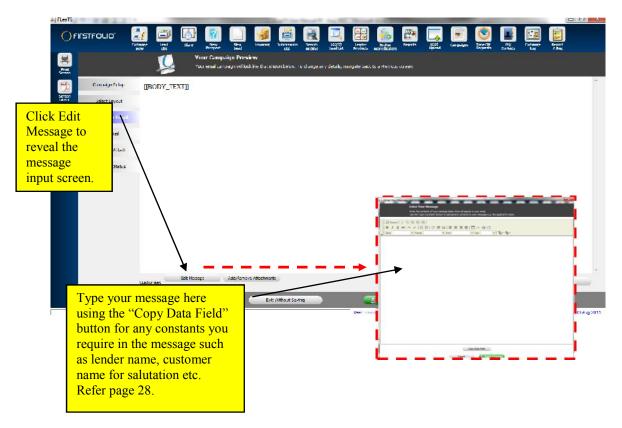
#### Creating your own email campaign

The process for creating your own individual campaign is very similar to the above instructions with the exception that you have to enter your own text.

To avoid repetition this section will deal with the differences only.

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Refer to pages 27 and 28 as these processes are the same.

Finally test and activate your campaign as previously described.

# Ad-hoc campaigns

You can create ad-hoc campaigns for one-off or irregular events. Again the process is very similar to the above instructions.

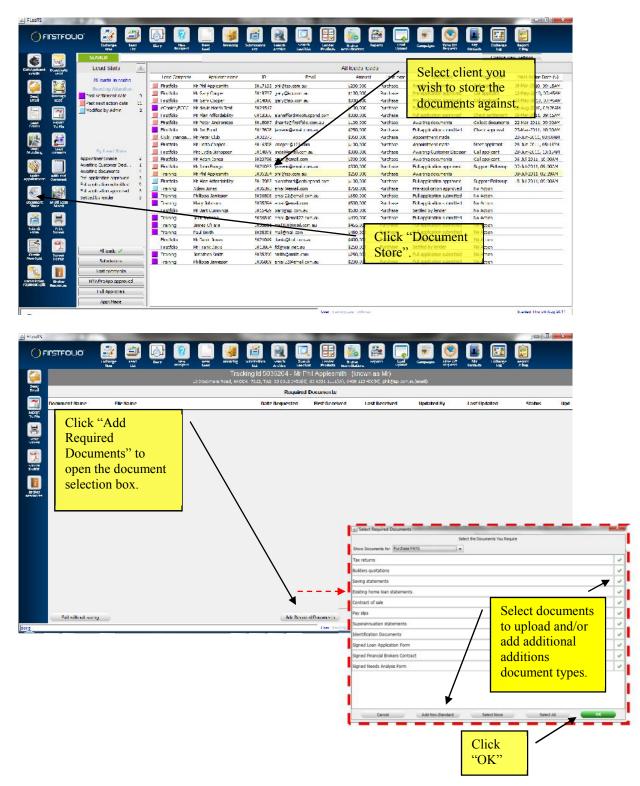
Firstly, create your email as described above and select "Ad-hoc (Generated from report)" as your campaign trigger. Ensure that you test and then activate the campaign.

Enter the Reports section as previously described and run the appropriate report. Then:

- 1. Select the clients you wish to attach to the campaign (select all or select individuals)
- 2. Click "Attach Campaign" from icons on left margin
- 3. Select the appropriate campaign
- 4. Preview and test the campaign
- 5. Then click "Attach Campaign to Leads"

# Uploading documents into FLeaTS

FLeaTS provides the ability to upload signed loan applications, NCCP and other supporting documentation and store it against a client's record. This means that you can digitally store all client files in a safe and constantly backed up environment for later retrieval.



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Stored documents can be viewed or printed by double clicking on the document from the list and then clicking on the View Document button below. The document can also be saved to your computer by clicking on the Export Document button.

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# Searching for policy, forms and lender information

## BloomSEARCH

BloomSEARCH is a search engine within FLeaTS that provides the ability to search and download all lender documents, calculators, policy updates and loan information. All lender changes are uploaded to BloomSEARCH within 24 hours of notification (most with 4 hours).

In addition to new updates received, all historical information is retained and remains available to view, save or print.



To access BloomSEARCH, click the Resources icon from within FLeaTS.

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Tips:

- 1. Do not make your search too narrow (e.g. 52 Hectares). Just "hectares" will give better results as it is unlikely that any lender policy refers directly to 52 hectares.
- 2. Searching on say, ANZ, will give results on all matters relating to ANZ whereas "discharge ANZ" will provide results relating to ANZ discharge policy, procedures, forms etc.

### Example of a search on "ANZ"

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Example of a search on "ANZ LVR policy"

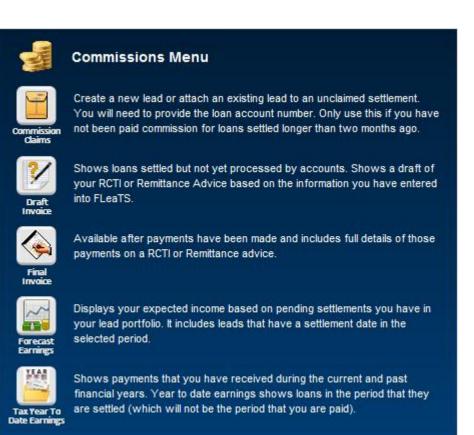
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<ul> <li>AlZ will pay additional commission as one of balans originated by you and written by ANZ in accordance with your Orginator Agreement on and from 1 May 2011 to 31 July 2011 inclusive.</li> <li>AlZs temporary additional up front commission rate structure is as follows: <ul> <li>a. eans with VM &lt;=75% and loan size &gt;=5350K and &lt;560K will receive an additional 5bps in addition to existing 500 fortai 10bps; to:</li> <li>b. cans with VM &lt;=75% and loan size &gt;=5500K and &lt;520K will receive an additional 5bps in addition to existing 500 fortai 10bps; to:</li> <li>b. cans with VM &lt;=75% and loan size &gt;=5500K and &lt;22M will receive an additional 5bps in addition to existing 500 fortai 10bps; to:</li> <li>Cordringly, the total maximum up-font commission possible for loans originated by you and written by ANZ during this period with be 72.5 bps;</li> </ul> </li> <li>More Loans in a Company Name - LVR guidelines <ul> <li>AlX Z inf doc</li> <li>Averwindt 26-02-2011 Source: Update</li> <li>Deme Loans in a Company Name are restricted to the following UNR:</li> <li>Existing ANZ customers: 95% (LMI premium can be capitalised up to a maximum of 97%).</li> <li>Her MAC customers: 95% (LMI premium can be capitalised up to a maximum of 92%).</li> </ul> </li> <li>Miss the existing outstomer test relates to the Company Directors where the Company must have held a retail lending product for greater than 6 months with satisfactory credit, small business bon, credit can or or scientificities and form or residential mediang product is greater.</li> </ul>	ANZ Everyday										
this period with be 72.5 bps.         Home Loans in a Company Name - LVR guidelines ANZ Full doc Reviewed: 28-02-2011 Source: Update         Home Loans in a Company Name are restricted to the following LVRs:         • Existing ANZ customers: 95% (LMI premium can be capitalised up to a maximum of 97%).         • New ANZ customers: 95% (LMI premium can be capitalised up to a maximum of 92%)         • NB: The existing customer test relates to the Company not the Company Directors where the Company must have held a retail lending product for greater than 6 months with satisfactory credit, insultory. A retail lending product is defined as a home or residential investment loan (including lines of credit), small business loan, credit card or	ANZ will pay additional	commission as set o	ut below on all loan	s originated by yo	ou and written by	ANZ in accordance	e -		•		
Existing ANZ customers: 95% (LMI premium can be capitalised up to a maximum of 97%)     New ANZ customers: 90% (LMI premium can be capitalised up to a maximum of 92%) NB: The existing customer test relates to the Company not the Company Directors where the Company must have held a retail lending product for greater than 6 months with satisfactory credit history. A retail lending product is defined as a home or residential including lines of credit), small business lona, credit card or	Loans with LVR existing 5bps (to Loans with LVR	<=75% and loan size tal 10bps); and <=75% and loan size	≥=\$350K and <\$50	as follows: DOK will receive a	n additional 5bps		ng				
	Loans with LVR existing Sbps (to Loans with LVR is long stress with LVR if to be stress with LVR is be stress with LVR to be stress with LVR is period with be 72.5	<=75% and loan size (a) 10bpa); and <=75% and loan size (s); (aximum up-front con bps. (c) 10 constant (c)	a >=\$350K and <\$66 a >=\$500K and <\$20 mmission possible fo VR guidelines t Source: Update	as follows: 00K will receive a M will receive an a x loans originated	n additional 5bps additional 5bps in	addition to existi					

Note: All documents are date stamped. You can use your scroll bar to scroll through all documents, select what you want and print or save.

# **Invoicing and financial**

The system produces your invoice automatically based on loans that you have moved into the "Settled" status. All information shown in the draft invoice is determined by the information you have entered into the system including loan amounts, lender, settlement date etc. Incorrect entry of any of any information could cause inaccuracies in the Draft Invoice.

To access your RCTI and forecasting facilities click on the **invoice** icon. The following sub-menu (which is self explanatory) appears.



### **Claiming your commissions**

# Note: If your client's loan settled before claiming your commission please refer to "Creating a new client" on page 7.

By changing an existing client status to "Settled by Lender" your lead is now in a condition to enable payment of commissions. You don't need to do anything else.

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Dona Marchael Marchael Marchael Marchael Ministry (Ministry)	

### **Draft Invoice**



Click in the icon from the Commissions sub-menu to show a draft of your invoice (RCTI) based on the information you have entered into FLeaTS. Remember; this is only a draft as the information has not been verified against settlement information provided by the lenders.

### **Final Invoice**



Click the icon from the Commissions sub-menu to show and print your Final RCTI. This will reflect the amount you have been paid.

### **Income forecast**

You can forecast your income for future commission periods based on information

you have entered into the system. Click the icon from the Commissions submenu and then select the period you wish to forecast.

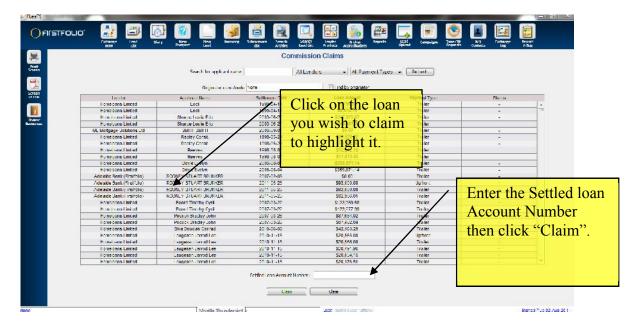
### Past invoices

Past RCTIs are available by clicking the second icon in the Commissions sub-menu. Select the appropriate financial year and month to view and print the RCTI.

### **Claiming exceptions**



Click on the button in the Commissions sub-menu to view the Commission Exceptions screen. Settled loans will only appear here if they have been entered into FLeaTS incorrectly or have not been entered at all.



By entering your originator name and ticking the "Find by originator" FLeaTS will, where possible, find exceptions belonging to you.

Note: Your originator name is the 'name' by which each lender recognises you in their system. This may be your name, your accreditation number or some other variation. You will therefore most likely have several originator names – one for each lender you have accreditation with.

You only need to enter this information once as the system will record those details for future use whenever you tick the Find by originator box.

# **Creating and maintaining lender accreditations**

It is important to ensure that you have entered your lender accreditation details in the system. FLeaTS uses this information to allow online lodgement via NextGen ApplyOnline and also to establish which lenders it can display in the loan qualification and matching software.

To add, amend or delete an accreditation click the accreditations screen.

### Adding an accreditation

8	Nery ROM IN INSIDE ALL CARE ALL CARE	
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Editing and del	eting lender accreditations	2. Select Lender and enter details in appropriate fields.

Follow the same procedure as above after highlighting the lender you wish to edit or

delete and then clicking the appropriate button.

# Loan Comparison Software and Product Information



### **Product matrix**

Basic information on all lender products is available from both the FLeaTS and Loan

Matching screens. From any FLeaTS screen click the icon. If you are in the Loan Matching system click the icon at the top left of the screen.

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# Accessing the loan matching system from current record

Loan matching can be accessed from your client list by highlighting or opening a



client's record and clicking the matter icon or by clicking the quick scenario icon as shown below. When accessing via a client's record you will be taken directly to the details screen as shown below.

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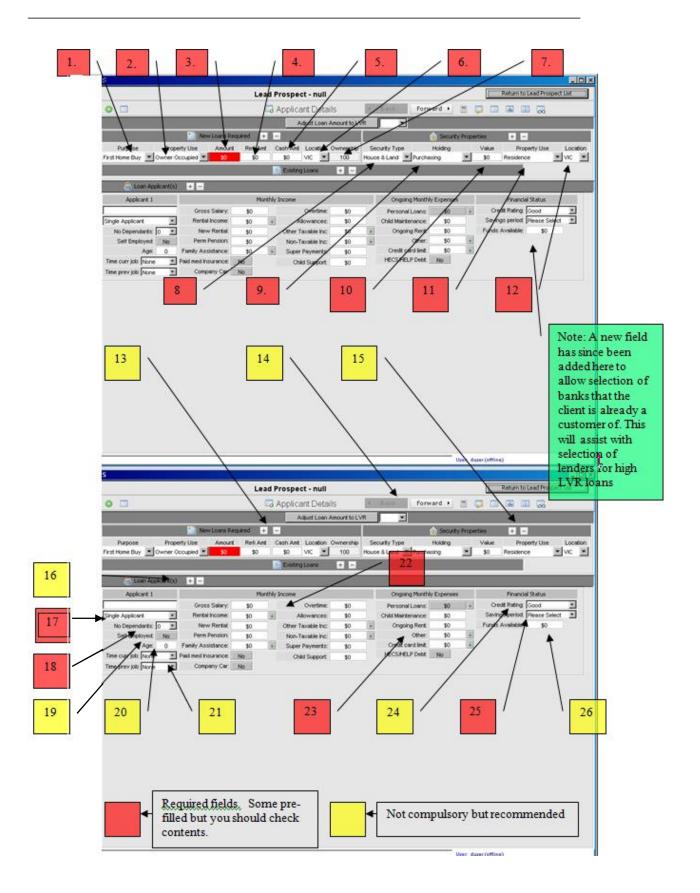
Whether accessing for an existing client or a new prospect the system works exactly the same from this screen onwards. Refer to the next section for further details.

### Accessing the loan matching system for a new prospect

Click the **reset** icon to open the New Prospect page. This facility enables you to create a 'quick' scenario without the need to create a whole client record. New client records can be created from a scenario.

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1.	Select customer type	14.	Navigate forward or back
2.	Select property usage	15.	Add or subtract securities
3.	Loan Amount	16.	Add or subtract borrowers
4.	Refinance amount (if Refi.)	17.	*Select relationship type
5.	Cash out amount (if Refi.)	18.	Number of dependants
6.	Enter state where loan to be	19.	Self employed (yes or no)
7.	Ownership %	20.	Cust. age (for Reverse mortgage)
8.	Select security type	21.	<sup>^</sup> Time in current and previous job
9.	Select appropriate holding	22.	<sup>#</sup> Income (all types). Monthly
10.	Estimated value or contract price	23.	Enter all expenses
11.	State security located in	24.	Credit rating. Enables more info if
			not "Good".
12.	How is the security property used	25.	Savings period
13.	Add or subtract loans	26.	Enter available funds for purchase

**Tip:** Always ensure you enter a savings period (25) to ensure you get an accurate list of qualified lenders.

\* Some types require a set combination. I.e. Married/Defacto 1 requires another applicant Married/Defacto 2.

^ Required for servicing for some lender matches when loan is high LVR

<sup>#</sup>you can enter the annual figure and press F12 to convert to monthly

## Qualify your client

Click the **Forward** button to progress to the client qualification screen.

-		
	Show Cost Schedule	

Show Matched Lenders

Schedule of costs and funds required only, lenders the client qualifies with or both by checking one or both boxes. The system will default to both.

In the screen shot below you see the following:

- 1. Cost schedule detailing all appropriate state government and lender and mortgage insurance costs. (Note: LMI is stated as an average of all qualifying lenders at this time).
- 2. Finds required by the client to complete the purchase plus a warning if there is a shortfall based on initial input.
- 3. Lenders with whom the scenario qualifies ordered from left to right on maximum loan amount for that lender. Use the horizontal scroll bar to slide through lenders out of view.
- 4. You can change the loans that appear by selecting various tick boxes at the bottom of the screen. Usually the default view is sufficient.
- 5. You should note that other than determining maximum capacity for each lender no loan matching or ranking has taken place at this time.
- 6. At this point you know that based on the information provided the scenario will qualify with a number of lenders.

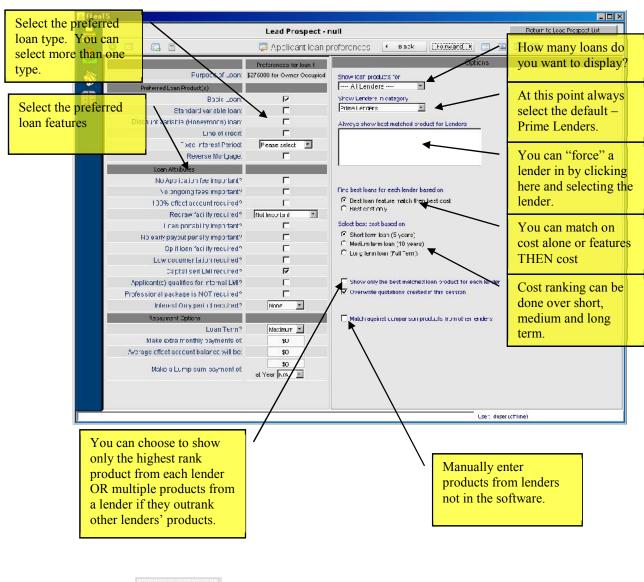
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Note the highlighted warning showing a funds shortfall. This will be shown if the amount entered in the "Funds Available" field are less than the calculated funds required.

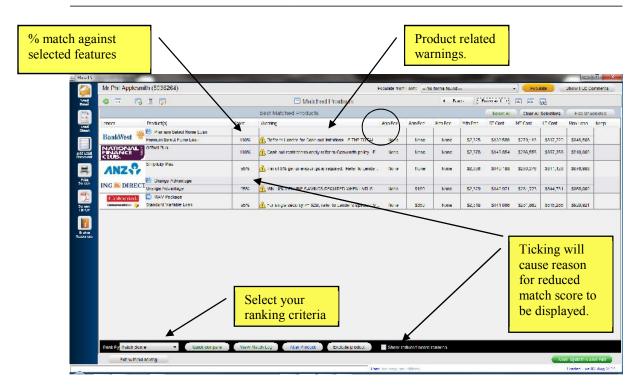
### Find the appropriate loan

Click the **Forward** button.

From the following page you can select the features that you and your client consider the most appropriate for their circumstances.



Click the Forward button.



**Tip:** Expand the Warning column to view the entire warning. Do this by placing your cursor on the column divider, circled above, and dragging it to the right. You can expand any column in this way.

- 1. Click the Select All button or click on individual loans you wish to rank.
- 2. Click the **Forward** button.

Any displayed product can be excluded by highlighting it and clicking the Exclude product button. This will cause the system to do a new lender match without the excluded product.



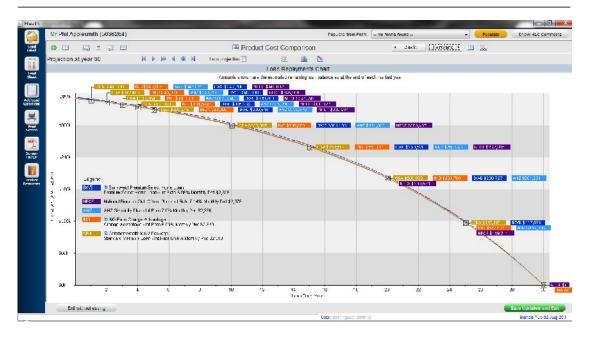
These loans are ranked by total cost (principal, interest and fees) payable. The graph will default to the full loan term but this can be changed. Clicking the subtron or button will reduce or increase the graph term by five years. The subtrons will reduce or increase the graph by 1 year increments.

You can lock the projection in place by ticking the Lock Projection box. Leaving the box unticked will return the graph to the maximum term each time you return to it after going to another screen.

The lines on the graph show the total amount paid over the designated number of years.

**Note:** Changing the term on the graph does not change the initial loan term. It shows the amount of the loan including costs and interest paid over the time specified.

By clicking the  $\boxed{}$  icon you are able to change the graph view to the following.



Instead of displaying total payments this graph displays the expected loan balance at the various points in time. The graph term can be advanced and contracted in the same manner as shown above.

### What if scenario

You can accommodate what if scenario requests (in the line graph above) for making additional payments, lump sum payments or average offset balance. Set the appropriate options as shown below in the Loan Preferences Screen.

	Repayment Options
Maximum 👱	Loan Term?
\$0	Make extra monthly payments of:
\$0	Average offset account balance will be:
\$0	M. I
at Year N/A 💌	Make a Lump sum payment of:

### **Product features comparison**

Click the **Forward button** from either graph.

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Loan Details					2
Package	🟥 Premium Select Home Loan			🟥 Orange Advantage	AV Package
Product	Premium Select Home Loan	Offset Plus	Simplicity Plus	Orange Advantage	Standard Variable Loan
Loan Amt	\$351,303	\$352,488	\$351,189	\$350.462	\$349.890
Estimated LMI	\$6,303	\$7,488	\$6,189	\$5,462	\$4,890
Payments					1000
Monthly Payment	\$2,325	\$2,378	\$2,336	\$2,329	\$2,318
Adjustment After	NA	N/A	N/A	N/A	N/A
Adjusted Payment	N/A	N/A	N/A	N/A	N/A
Fees					
Application Fee Monthly Fee	None	None	None	None	None
Annual Fee	None	None	None	\$199	\$350
Estimated Costs	None	None	NUDB	3139	9300
Short Term	\$139,586	\$143,854	\$140,188	\$140,971	\$141,006
Medium Term	\$279,113	\$286,555	\$280,376	\$281,723	\$281,862
Long Term	\$837,220	\$857,358	\$841,120	\$844,731	\$845,286
Rates					
Initial Rate	6.95%	7.14%	7.0%	6.99%	6.96%
Initial Rate For	NA	N/A	N/A	N/A	N/A
Subsequent Rate	N/A	N/A	N/A.	N/A.	N/A
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Features					
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Offset Account	*	1		*	×
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Package Facility					1
Redraw Allowed Other	×	*	×	×	1
Early Payout Penalty	No	No	No	No	No
Offset Acct Fee	None	None	None	None	None
Redraw Fee	None	None	None	None	None
Selection	BWE	NECE	ANZ	ING	CBA
Quotation Required	*	×	× ×	*	*

### Provide your customer with a quotation

On the bottom line, click on the red cross for all loans you wish to provide a quote for. The cross will turn into a green tick.

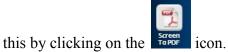
Alternatively, click the Select All For Quotation button to provide a quote for all displayed lender products

Click the Forward + button.

### Quote page

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NATICHIAL Proud Underen for CLUB. Peterchest 505384 Date: Tue 02/09/2011 at 03 5	7 FM	C	) en se munt		
Lender and Product	Costs Schedule			Larly Termination Lee	
The collation of to Naco at mance Cablic provide you with a Offset Placip occut for your Lace of \$353,482 (his han control in Induces a probabilised Lacess Monipole Insurance public of \$7,453).	The table below shows on the left hand side a like your property and on the right condicide the exploration, required to complete your purchase.			Your Loan has no early termination fee.	
The Lenders Marlines Lancines Arm offstige reduce a redirinte side may be autors to		Cust	300108	Pipese Note	
change by the Lender	Securities and Loans Furchase Property Value	12895 030.00		The Offset Pus product fees are pending Lo	nder review
Application Foc	Tel.1 mm Vels:	2002 200.00	\$357,488.00		
There is no application fee promoti by the leader	Government fees and charges				
Monifoly Payments	Investment 1 Reg. fee on new morgage Investment 1 Stamp Duly in Transfer of Land Investment 1 Reg. Fee on Transfer of Land	\$102.40 \$18.170.00 \$1.071.90			
The infid multily repsymed are only in the base will be \$2.378	Lender establishment lees				
All repayment an our to have been calculated based on a term of 30 years.	Lerder Settema Lhee Sattement Admin Fee Valuation Lee	\$75.00 \$165.00 \$237.00 \$7.428.00			
Plane Min. Al on-food our apays of an a bek-had one by effective sectoring interestrate changes	Londers Mariange insurance. Loon Valuation Lee Loon Loon Face	\$237.00 \$440.00			
Monthly Fee	Other Costs				
There is a range of a all by fee of anget by 0 a leader	Conveyancing Costs	\$1,000.00			
Annual Fee	Lunds to complete hilial funds required from you		\$81,493.30		
There is no ongoing annual fee charged by the lender.	Tatel	8413 028 30	8413,598.30		
1	Wasan Make				
T Distants	Delete mis Cupleton	1 1	or Costs Schodulo		ł
Cxt without saving		-			we Updates and

Note: For best results print the quote to pdf prior to printing or emailing. You can do



Alter Costs Schedule		
	17.404	
Loan Costs	Edit	
	Cost	Source
Securities and Loans - \$26,971		
Purchase Property Value Total Loan Value	\$300,000.00	\$273,029.00
Government fees and charges - \$12,298		
Residence 1 Reg. fee on new mortgage	\$95.10	
Residence 1 Stamp Duty on Transfer of Land	\$11,370.00	
Residence 1 Reg. Fee on Transfer of Land	\$833.00	
Lender establishment fees - \$3,504		
Lenders Legal Fee	\$330.00	
Settlement Fee	\$75.00	
Valuation Fee	\$70.00	
Lenders Mortgage Insurance	\$3,029.00	
Other Costs - \$1,000		
Conveyancing Costs	\$1,000.00	
Funds to complete - (\$43,773)		
First Home Buyers grant		\$14,000.00
First Home Bonus		\$3,000.00
Initial funds required from you		\$26,773.10
Total	\$316,802.10	\$316,802.10
ick on the cost you wish to alter (marked in blue)           Add new Cost         Delete this Cost		Atter Amount to
Apply Updates		Cancel

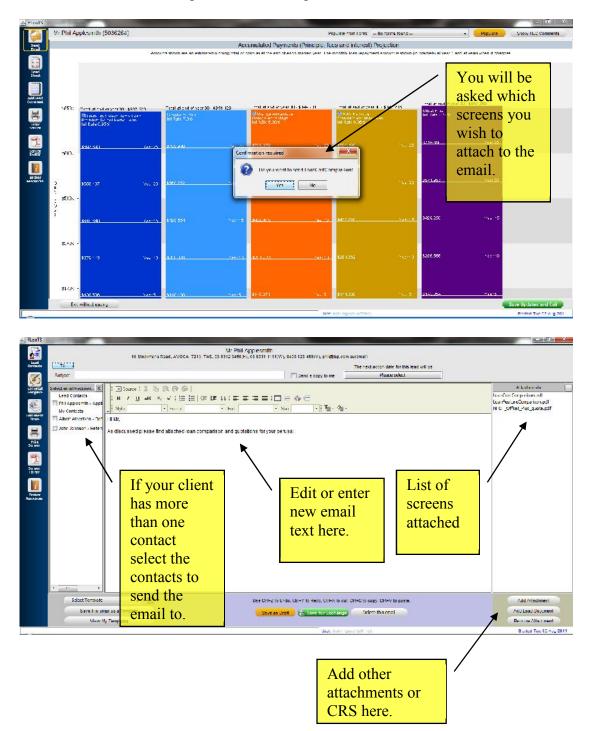
# Amending a quote

 You can add a new cost by clicking the Add new Cost button
 Costs can be deleted by clicking on the item to be deleted and then clicking the Delete this Cost button.

### Emailing the quotation and other information to your client



icon to open the email template.



### Printing your quotation and comparisons

All quotations and comparisons can be printed for your records by clicking on the Print icon on each page.

4 FLoaTS	ALC: NOT THE OWNER OF THE OWNER OWNER OF THE OWNER OWN		and the second sec
Lavel Lavel	(TTST) Subject	Mr. Phili Applexnitth 16 Steamens Road, AVACA, 7213, TAS, 03 8312 3465 (H), 03 8331 (H11)(Y), 6408 123 4561 (H), priešteuroni avienal) The next accon date for bits le [17] Jenolis copy to me <u>Mease select</u>	ad wil >=
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Did Su Mit		ased please find all sthed loan comparison and quotations for your perusal	
Providues			
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	Salact Tompiate Save File ettiat as a fil View My Templel	able as stell to save for domainer	Add Amachiners Add Lead Doubrent Remove Allocit ement
Figure 1		Joan bain good (all - c)	Stated Tee 62 Aug 2011

Create new client from loan scenario and prospect

Once you have established that the new prospect is going to become a client you should create a new client record.



Click the

icon. You will be asked to save the current record.

Contact Name		own as	
Bob Prospect	Bol	b Prospect	
Phone Number(s)			
Daytime: 0000000000 Ev	ening:	Mobile:	
Email Address			
abc@abc.com.au			
Contact Address			
200 Smith Street			
Suburb/Town			
ABBEYARD VIC 3737			
Notes:			

Enter the details and Save.

You will then be presented with the screen below. Enter the appropriate additional information and click Create new lead.

IFSTFOLIO'		Reference	Instance Subscreen	Degrafin Level tal. Protect	Budw Autrodictions	Ergents	List Campaigns		
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Primary Applicant									
Ine M	-]								
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Return to the main client list screen and exchange.

# **NCCP compliance**

### Forms

Several "Forms" have been included in FLeaTS to enable compliance with the NCCP legislation which came into effect on July 1<sup>st</sup> 2010. These include the "Client Needs Review and Preliminary Assessment", "Credit Guide", "Quote", "Credit Guide and Quote" and "Credit Proposal".

In order to avoid duplication of effort the forms can be auto populated from all data held in FLeaTS client data, Loan Match Data and other forms. Additionally, all data is automatically cross populated to NextGen's ApplyOnline electronic lodgement facility.

### **Client Needs review and Preliminary Assessment Form (CNR)**

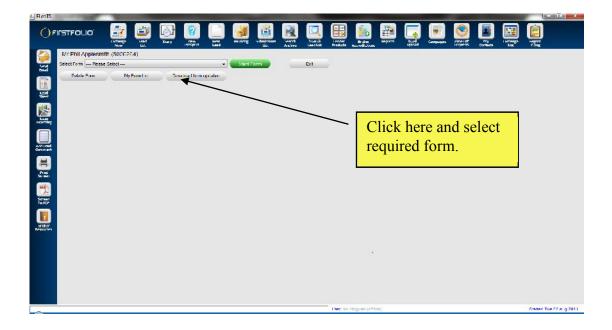
Completion of this form ensures that all the necessary data is captured to enable you to make the Preliminary assessment as required by the act. Information contained within the client's record in FLeaTS and the Loan Matching software can be transferred to the CNA avoiding duplication of entry.

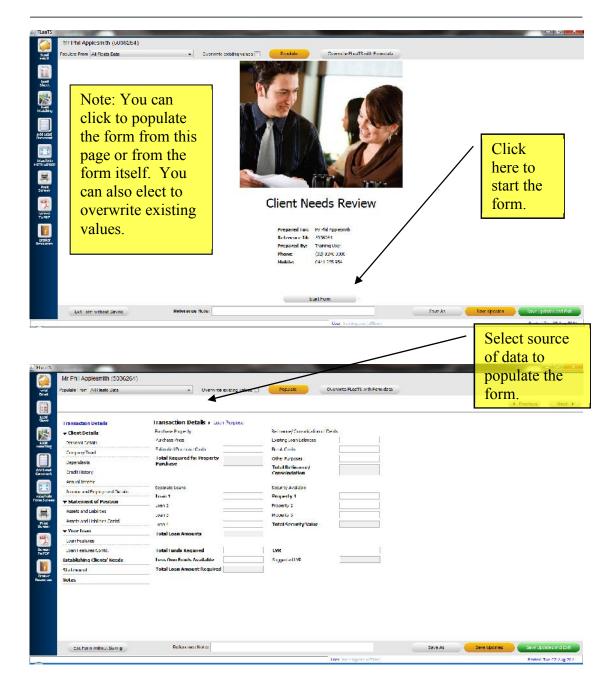
# Note: This form serves the dual purpose of capturing all information for lender submission via NextGen's ApplyOnline. All information within this form will populate your lender application.

Please refer to Appendix A for details of your Responsible Lending Obligations – all of which can be met through FLeaTS facilities.

# **Accessing Forms**

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	Fisibilio Mittinda Coper	5016308 cooper @123.com			Accointment made	Neel applicant.	28-Jun-2011, 05:15PM
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	First Infin Mr Denin James	5021049 denis@hot.com.au	\$400,000		Seither by lettlet	No Action	
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Note: The process for completing all forms is the same.

# **Electronic Lodgement**

## FLeaTS/NextGen "ApplyOnline" Basic Instructions

From Monday 19<sup>th</sup> November 2012 lender submissions via FLeaTS will be undertaken directly from the newly created "Client Needs Review and Preliminary Assessment" (CNR). This means that in almost all cases each piece of information only needs to be entered once throughout the whole process of client set-up, loan comparison, NCCP documentation and loan application.

### <u>Please note that this process does not apply to submissions to NFC via FLeaTS which will remain</u> <u>unchanged at this stage.</u>

There are a small number of mandatory areas that must be completed within the CNR to enable the opening of the ApplyOnline (refer to list below). The data entered here will automatically populate into ApplyOnline's application form. While extra fields are nonmandatory and can be completed in the ApplyOnline application we recommend that for faster processing time you complete as much data as possible within the CNR prior to opening ApplyOnline.

Remember, unless you have already completed an NCCP compliant CNR you will need to complete FLeaTS CNR in full and have it signed by your client(s).

### Mandatory Fields

Client Names Phone numbers – at least 1 Assets & Liabilities Settlement Date (if full application) Address details Employment details Security property details Program – Full Doc/Low Doc

Post Settlement Address Income Loans Required

Note: All the above information will automatically populate ApplyOnline – you do not need to re-enter.

### Application process summary

- 1. Create lead within FLeaTS and exchange in the normal manner
- 2. Highlight lead for which you wish to submit an application
- 3. Click Submit. This will either open the data capture form which is the "Client Needs Analysis & Preliminary Assessment" (CNR), if required fields have not been completed, or take you directly to ApplyOnline if the CNR is completed to a valid state. You can also open the CNR from Lead Forms and submit from there.
- 4. Complete all items highlighted with an \* as a minimum. For purposes of speed we recommend completing all appropriate information within this form, however, if you have separately completed a compliant NCCP Needs Analysis you can enter the minimum if you wish. Note: You can complete this form offline and transfer to ApplyOnline whereas you must be online to access ApplyOnline.
- Click Submit. If you have missed any required fields you receive a validation error. Click on the error to go to the required field, correct the error(s) and click Submit again.
   Note: When the CNR is in a valid state you will see a green tick at top right of screen.
- 6. The ApplyOnline screen will display with a number of tabs for each section of the application. Missing information will be noted with a K both on the tab and beside the field that contains the error. You can also click on "Validate" to show all errors or just those on the selected page. Clicking on each validation error will take you to the field concerned.
- 7. When errors have been completed on a page clicking the tab again will revalidate that

page. Some items are noted with a yellow ".

These are simply alerts that there <u>may</u> be an issue that you need to check. They are not necessarily errors and the submission can still proceed. We recommend checking the data in these fields prior to submitting to the lender.

- 8. When all missing information is completed and you've cleared the red X's print your lender documentation, ID forms, checklists, online application pack etc. To do this, simply click on **Print**.
- 9. Click Submit. Your loan application will be submitted to the lender and you will receive messages back confirming receipt. You will also be able to see these in FLeaTS in client history.
- 10. Status updates by lenders will also be automatically sent to FLeaTS and you will receive SMS and email notifications. If you would rather only receive one type of notification please email Broker Support at <a href="mailto:broker.support@firstfolio.com.au">broker.support@firstfolio.com.au</a> and they will make the necessary changes for you.

Note: You can save and exit the ApplyOnline application at any time. You can also access it again from any computer that has FLeaTS installed.

# Accessing partially completed and previously submitted applications

Once the ApplyOnline application has been opened FLeaTS moves it to the Submissions List. You can open these applications either directly from the Submissions List or by highlighting the lead concerned and click Submit.

### Resubmitting applications to a new lender

This is done by cloning the original submission and nominating a new lender.

- 1. Open the original submission from the Submissions List
- 2. On the top menu of ApplyOnline click on "More" and then "Clone"
- 3. Complete the dialogue box that displays as to reason for cloning, general comments and new lender.
- 4. Due to different lender requirements some fields will no longer be valid and will need to be amended.
- 5. Once validated click on Submit to lodge the application.

# Completing an application using FLeaTS/ApplyOnline – Pictorial Instructions

For the purposes of these instructions please assume that the client has already been set up in FLeaTS.

### 1.

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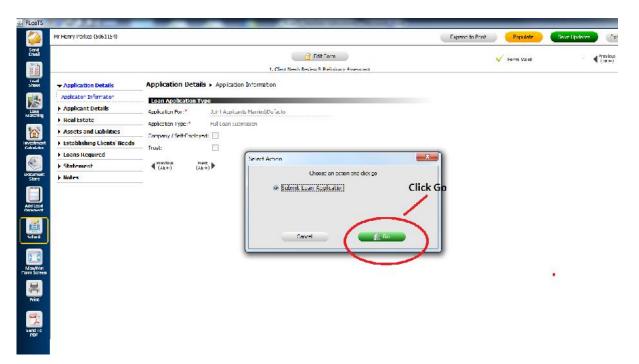
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# 5. Complete mandatory fields in CNR

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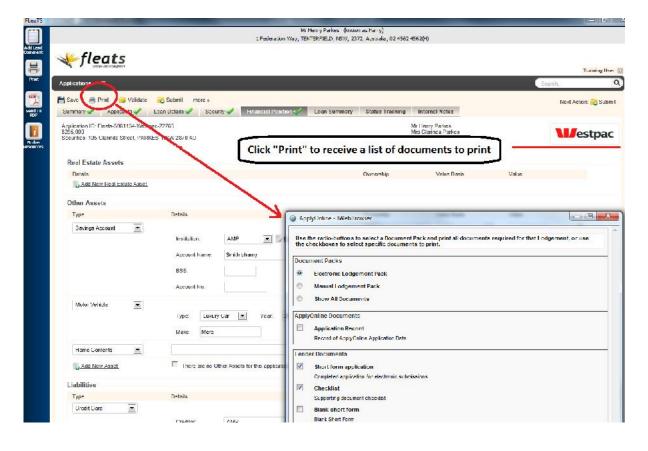
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# Create a contacts database

FLeaTS provides you with database to maintain all your business contacts.



To set the database up, click the **MY** icon.

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# **Backing up your records**

Whilst most data is replicated on the server and therefore backed up daily there are some system generated files that reside on your own computer. To ensure that you do not lose these in the event of loss or damage to your computer you should undertake a regular back-up routine. The FLeaTS system will remind you of this at various log-on intervals by presenting the following screen.

ts Backs	up Reminder	
	Backup Reminder	
	Nease ensure you have backed up your critical data. If your PC or Laptop is lost or stolen or becomes noperable then you may lose vital customer data. You should back up your PC on a regular basis.	
A	is far as Fleats is concerned you need to backup a folder called	
	'cJechoicefleatsData'	
	his folder contains the following: 1. Your draft email templates	
	2. Images attached to emails sent from Fleats	
	3. Pisces submission files	
	4. Fleats unsaved comments	
W	Ve DO NOT back this information up on our server.	
	fou should also backup other regularly used documents and your personal data. We recommend that you ree your PC/laptop CD burner.	
	Instructions for creating a backup	
	Remind me again later Backup reminder noted	

The files that require backing up are listed on the reminder. Of course, it would be prudent to take the opportunity to also back-up your other data at the same time. Instructions for backing up can be obtained by clicking on the Instructions for creating a backup button.

Clicking on the Backup reminder noted button will close the reminder window; however, no back-up will have been performed.

# **Reporting a problem**

If you think that the software is returning incorrect information you should report this

via the Bug button. This will generate an email to the Calculator Administrator.

These reports will be investigated as a priority and results of the investigation reported back to you.

# **Changes since publication**

Nil at this time

# Appendix 1

# National Credit Code – Responsible Lending Disclosures

The responsible lending disclosure obligations start on the 2 October 2011. These are obligations to provide certain documents to consumers so that they understand the credit activities that you provide.

You must give these documents to ensure that consumers have access to information that will help them make decisions about dealing with you, understand their rights if they do engage your services and understand the contracts that are being offered to them.

Depending on what you do and how you do it, you may need to provide only three or all of the following four documents.

The Finance Broker Contract has now been substituted by these disclosures and is no longer required on any regulated loans

#### Credit guide

A credit guide provides preliminary information about you to a consumer. This document would typically be provided to your customer prior to engaging in any Credit activity (eg the fact find) and would probably be one of the first documents you provide to the consumer.

#### Quote

A quote tells the consumer the estimated cost for using your services, if you charge the consumer a fee. Before you provide credit assistance, you must give a quote to a consumer, the consumer must have accepted the quote by signing and dating the quote and you must give the consumer a copy of the accepted quote.

If you <u>do not</u> charge customers any fees for your service or "Clawback" any commission then you do not need to provide a Quote

#### Proposal document

A proposal document sets out the costs to the consumer of using your services and it discloses any commissions you may receive. You have to give a proposal document at the same time you provide credit assistance to a consumer.

### Client Needs Review or the "Written assessment"

This is a preliminary assessment that the proposed loan is 'not unsuitable' for the consumer. The assessment is part of the Client Needs Review document that is downloaded from Fleats.

You are required to give a free copy of the written assessment to the consumer if they ask you for one within seven years.

### Fleats

These documents will available in Fleats in two formats after the 30 September 2011 in Template and PDF format. The PDF documents can be accessed via BLOOMSEARCH whilst the templates can be obtained from the "Lead Form" icon in Fleats.

The Templates are largely pre populated but you must still verify that the details are correct or completed.

Australian Credit Licensee may choose to use their own Disclosure documents however Firstfolio's Credit Representative are required to use the Fleats Documents.

If you need to to clarify what your legal obligations are you should contact your advisor. Any other enquiries can be referred to <u>compliance@firstfolio.com.au</u>

Steve Marcolin Manager, Compliance & Risk